

NEW JERSEY ORTHOPAEDIC INSTITUTE,LLC
DEBTOR IN POSSESSION
CH11 CASE #25-11370 (NJ)
ATTN: KINGA SKALSKA-DYBAS / CFO
504 VALLEY RD STE 200
WAYNE NJ 07470-3534

Questions?

Call your Customer Service Officer or Client Services

1-800-AT WELLS (1-800-289-3557)

5:00 AM TO 6:00 PM Pacific Time Monday - Friday

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Other Wells Fargo Benefits

Keep your accounts and money safe. Know how to spot a scam with these two tips.

1. Question unusual payment requests.

Scammers prefer payment methods that make it difficult or impossible to recover your money. Be cautious if anyone asks you to pay with gift cards, prepaid cards, cryptocurrency, wire transfers, or a payment app. These payment methods are like sending cash. Remember that requests for gift cards are almost always a scam.

Learn more at wellsfargo.com/saferpayments

2. Don't allow anyone remote access to your devices.

Scammers may call you posing as a computer technician, or you may get a pop-up window on your screen warning you about an issue with your device. If you engage, they'll ask you to allow them into your computer or to do a screen share.

Know that legitimate tech support companies don't contact you and ask for access to your computer. If this happens to you, it's a scam. If you have an issue with your computer or device, go to a company you know and trust. Never rely on someone reaching out to you and don't allow them access to your device.



It's your money and your personal information. Protect it.

Learn more at wellsfargo.com/scams

Statement period activity summary

Beginning balance on 4/1	\$40,812.98
Deposits/Credits	127,700.00
Withdrawals/Debits	- 167,441.66
Ending balance on 4/30	\$1,071.32

Account number: [REDACTED] **5179 (primary account)**

NEW JERSEY ORTHOPAEDIC INSTITUTE, LLC
DEBTOR IN POSSESSION
CH11 CASE #25-11370 (NJ)

NEW Jersey account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): [REDACTED] 0025

For Wire Transfers use
 Routing Number (RTN): [REDACTED] 0248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
4/7		Online Transfer From NEW Jersey Orthopaedic Institute, LLC Ref #1b0Rxgzdbv Commercial Business Checkin for Payroll 4.11.2025	11,000.00		51,812.98
4/8		Direct Pay Individual Pymt Trans		1.00	
4/8		Direct Pay Monthly Base		10.00	51,801.98
4/9		Deposit Made In A Branch/Store	70,000.00		
4/9		WF Direct Pay-Payment- Payroll-Tran ID Dpaaad6Nah		14,284.60	
4/9	1777	Check		532.08	106,985.30
4/10	<	Business to Business ACH Debit - Tax Service 702 Pmt Impnd 250409 P3887-003629065 NEW Jersey Orthopaedic		65,471.74	41,513.56
4/11	1781	Check		1,515.02	
4/11	234	Check		1,894.18	38,104.36
4/14	<	Business to Business ACH Debit - Fidelity 1123H C Fprs 250411 1123H 001 Wells Fargo		2,277.71	
4/14	<	Business to Business ACH Debit - Fidelity 1123H C Fprs 250411 1123H 002 Wells Fargo		2,282.12	33,544.53
4/21		Online Transfer From NEW Jersey Orthopaedic Institute, LLC Ref #1b0548m3SI Commercial Business Checkin to 5179	8,900.00		
4/21	1780	Check		387.10	42,057.43
4/23		Deposit Made In A Branch/Store	30,000.00		
4/23		Online Transfer From NEW Jersey Orthopaedic Institute, LLC Commercial Business Checking xxxxxx5229 Ref #1b0555Zsc5 on 04/23/25	7,800.00		
4/23		WF Direct Pay-Payment- Payroll-Tran ID Dpaaajxgbg		14,284.60	65,572.83
4/24	<	Business to Business ACH Debit - Tax Service 702 Pmt Impnd 250423 P3887-003653886 NEW Jersey Orthopaedic		62,755.91	2,816.92
4/28	1784	Check		899.14	1,917.78
4/29	1783	Check		846.46	1,071.32
Totals			\$127,700.00	\$167,441.66	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This timeframe does not apply to consumer accounts.



Summary of checks written(*checks listed are also displayed in the preceding Transaction history*)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
234	4/11	1,894.18	1780 *	4/21	387.10	1783 *	4/29	846.46
1777 *	4/9	532.08	1781	4/11	1,515.02	1784	4/28	899.14

* Gap in check sequence.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/01/2025 - 04/30/2025 Standard monthly service fee \$14.00 You paid \$0.00

The bank has waived the fee for this fee period.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$7,500.00	\$33,704.00 <input type="text"/>

DG/DG

Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	14	200	0	0.50	0.00
Total service charges					\$0.00



IMPORTANT ACCOUNT INFORMATION

Funds Availability Policy Update

Effective June 4, 2025, we are updating the Funds Availability Policy in our Commercial Account Agreement as follows:

In the "Longer delays may apply" section, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$225 to \$275.
- The amount of funds you deposit by check on any one day that may lead to a longer delay in availability of generally no more than seven business days is increasing from \$5,525 to \$6,725.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

A. The ending balance
shown on your statement \$

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement.

\$	_____
\$	_____
\$	_____
+	\$ _____

..... TOTAL \$

CALCULATE THE SUBTOTAL
(Add Parts A and B)

..... TOTAL \$

C. The total outstanding checks and withdrawals from the chart above..... - \$

CALCULATE THE ENDING BALANCE
(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register. \$

[illegible]